

United States Bankruptcy Court  
Northern District of Ohio

In re:  
Sandra K Matasich  
Debtor

Case No. 13-52976-mss  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0647-5

User: admin  
Form ID: 227ia

Page 1 of 2  
Total Noticed: 58

Date Rcvd: Oct 18, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 20, 2013.

db +Sandra K Matasich, 3025 Cliffside Drive, Akron, OH 44321-2205  
tr +Harold A Corzin, 304 N Cleveland-Massillon Rd, Commonwealth Square, Akron, OH 44333-9302  
22648625 +AT&T Bankruptcy Dept, P.O. BOX 769, Arlington, TX 76004-0769  
22648617 Akron Digestive Disease Consul, 570 White Pond Drive, Suite 100, Akron, OH 44320-4206  
22648618 +Akron Family Institute, 3469 Fortuna Drive, Akron, OH 44312-5281  
22648619 Akron General Medical Center, P.O. BOX 182801, Columbus, OH 43218-2801  
22648620 +Akron Pathology Assoc Inc, 30701 Lorain Road - Ste A, North Olmsted, OH 44070-6325  
22648621 +American Agencies of Californi, P.O. Box 4115, Concord, CA 94524-4115  
22648622 +Anes. Assoc. of Akron Inc, 224 W. Exchange Street Ste 360, Akron, OH 44302-1715  
22648626 Atul Goswami MD, Victor Kopyev MD, 1037 North Main St Ste A, Akron, OH 44310-1453  
22648635 +Cleveland Clinic, P.O. BOX 94909, Cleveland, OH 44101-4909  
22648636 +Client Services Inc., 3451 Harry Truman Blvd, Saint Charles, MO 63301-9816  
22648637 Direct Loan Service System, P.O. Box 5609, Greenville, TX 75403-5609  
22648640 +Epling Landscape Co, 2275 Jacoby Road, Akron, OH 44321-2520  
22648644 ++FIRSTMERIT BANK NA, 3 CASCADE PLAZA CAS36, 3RD FLOOR, AKRON OH 44308-1124  
(address filed with court: First Merit Bank, 106 South Main Street, Akron, OH 44308)  
22648642 First Credit International Cor, P.O. Box 13283, Fairlawn, OH 44334-8683  
22648643 +First Federal Credit Control, 24700 Chagrin Blvd, Suite 205, Beachwood, OH 44122-5662  
22648648 +HealthSource of Norton, 1309 Norton Avenue, Suite 120, Barberton, OH 44203-9518  
22648651 +Huntington National Bank, 7 Easton Oval, Columbus, OH 43219-6060  
22648652 Joseph R. Harrison Company, LP, 310 North Cleveland Massillon, Road, Akron, OH 44333-2493  
22648655 LHR Inc., 56 Main Street, Hamburg, NY 14075-4905  
22648653 +Lab Care Plus, PO Box 16157, Rocky River, OH 44116-0157  
22648654 +Levy & Associates, LLC, 4645 Executive Drive, Columbus, OH 43220-3601  
22648658 Messerli & Kramer P.A., Attorneys at Law, 3033 Campus Drive, Suite 250,  
Minneapolis, MN 55441-2662  
22648660 +Northland Group Inc., P.O. BOX 390905, Minneapolis, MN 55439-0905  
22648661 Partners Physicians Group C, P.O. BOX 71-5146, Columbus, OH 43271-5146  
22648662 +Prompt Recovery Service, Collection Manager, P.O. Box 940, Twinsburg, OH 44087-0940  
22648663 #+Reflections Breast Health Cent, 2603 W. Market Street, Suite 200, Akron, OH 44313-4234  
22648664 +Summa Emergency Associates, P.O. BOX 1649, Akron, OH 44309-1649  
22648665 Summa Health System, P.O. BOX 182301, Columbus, OH 43271-2301  
22648667 +Summit Adult Medicine Center, 3600 West Market Street, Suite 200, Akron, OH 44333-4540  
22648668 +Summit County Treasurer, 175 South Main Street, 4th Floor, Akron, OH 44308-1306  
22648669 +Symmetric Acquisitions LLC, c/o Cheek Law Offices, 471 E Broad Street 12th FL,  
Columbus, OH 43215-3806  
22648670 Team Recovery Inc, 3914 Clock Pointe, Suite 103, Stow, OH 44224-2931  
22648671 ++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229  
(address filed with court: US Bank RMS CC, 205 West 4th Street, Cincinnati, OH 45202)  
22648672 US Department of Education, P.O. BOX 5609, Greenville, TX 75403-5609  
22648673 +Valentine & Kebartas, Inc, P.O. BOX 325, Lawrence, MA 01842-0625

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
aty E-mail/Text: courtneylaw@zoominternet.net Oct 18 2013 22:04:39 Lawrence J Courtney,

PO Box 277, 203 N Broadway St, Medina, OH 44256-1903  
22648623 EDI: ARSN.COM Oct 18 2013 21:53:00 ARS National Services, Inc., P.O. BOX 463023,  
Escondido, CA 92046-3023  
22648624 EDI: ACCE.COM Oct 18 2013 21:53:00 Asset Acceptance LLC, P.O. Box 2036,  
Warren, MI 48090-2036  
22648627 EDI: BANKAMER2.COM Oct 18 2013 21:53:00 Bank of America, P.O. BOX 15726,  
Wilmington, DE 19886-5726  
22648628 EDI: BASSASSOC.COM Oct 18 2013 21:53:00 Bass & Associates, 3936 E. Fort Lowell Rd,  
Suite 200, Tucson, AZ 85712-1083  
22648630 EDI: CBCSI.COM Oct 18 2013 21:53:00 CBCS, P.O. BOX 164059, Columbus, OH 43216-4059  
22648629 +E-mail/Text: cms-bk@cms-collect.com Oct 18 2013 22:07:10 Capital Management Services,  
726 Exchange Street, Suite 700, Buffalo, NY 14210-1464  
22648631 +EDI: CHASE.COM Oct 18 2013 21:53:00 Chase, 800 Brooksedge Blvd,  
Westerville, OH 43081-2822  
22648633 EDI: CITICORP.COM Oct 18 2013 21:53:00 CitiBank, P.O. Box 182564, Columbus, OH 43218-2564  
22648632 EDI: CITICORP.COM Oct 18 2013 21:53:00 Citibank, P.O. Box 6500,  
Sioux Falls, SD 57117-6500  
22648634 EDI: CIAC.COM Oct 18 2013 21:53:00 Citimortgage, P.O. Box 9438, Dept 0251,  
Gaithersburg, MD 20898-9438  
22648638 EDI: DISCOVER.COM Oct 18 2013 21:53:00 Discover Fincl Services LLC, P.O. Box 15316,  
Wilmington, DE 19850-5316  
22648639 E-mail/Text: bknotice@erccollections.com Oct 18 2013 22:07:44 Enhanced Recovery Corp,  
8014 Bayberry Road, Jacksonville, FL 32256-7412  
22648641 EDI: BANKAMER.COM Oct 18 2013 21:53:00 Fia Card Services, PO Box 15137,  
Wilmington, DE 19850-5137  
22648645 +EDI: RMSC.COM Oct 18 2013 21:53:00 GEMB/CARE CREDIT, P.O. Box 981439,  
El Paso, TX 79998-1439  
22648646 EDI: RECOVERYCORP.COM Oct 18 2013 21:53:00 GEMB/JCPENNY, c/o Recovery Management System,  
25 SE 2nd Avenue, Suite 1120, Miami, FL 33131-1605

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

22648647 +EDI: RMSC.COM Oct 18 2013 21:53:00 GEMB/OLD NAVY, Attn: Bankruptcy Department,  
P.O. BOX 103104, Roswell, GA 30076-9104  
22648650 +EDI: HFC.COM Oct 18 2013 21:53:00 HSBC Best Buy, P.O. Box 5253,  
Carol Stream, IL 60197-5253  
22648651 +EDI: HUNB.COM Oct 18 2013 21:53:00 Huntington National Bank, 7 Easton Oval,  
Columbus, OH 43219-6060  
22648657 +EDI: RESURGENT.COM Oct 18 2013 21:53:00 LVNV Funding, P.O. Box 10584,  
Greenville, SC 29603-0584  
22648656 +EDI: RESURGENT.COM Oct 18 2013 21:53:00 LVNV Funding, P.O. Box 10497,  
Greenville, SC 29603-0497  
22648674 EDI: WFNNB.COM Oct 18 2013 21:53:00 WFNNB - Dress Barn, Bankruptcy Dept, P.O. Box 182125,  
Columbus, OH 43218-2125

TOTAL: 22

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

22648666 Summa Physicians, Inc  
22648616 ##+Advanced Call Center Technolog, PO Box 8457, Johnson City, TN 37615-0457  
22648649 ##+Hilco Receivables, Llc, One Northbrook Place, 5 Revere Drive Suite 510,  
Northbrook, IL 60062-8007  
22648659 ##+Nationwide Recovery Systems, 2304 Tarpley Drive #134, Carrollton, TX 75006-2470  
TOTALS: 1, \* 0, ## 3

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 20, 2013

Signature: /s/Joseph Speetjens


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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 18, 2013 at the address(es) listed below:

Harold A Corzin hcorzin@csu-law.com, ccorzin@aol.com;oh32@ecfcbis.com  
Lawrence J Courtney on behalf of Debtor Sandra K Matasich courtneylaw@zoominternet.net,  
cg71065@aol.com

TOTAL: 2

**United States Bankruptcy Court for the Northern District of Ohio****Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines**

A Chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on October 14, 2013. You may be a creditor of the debtor. **This notice lists important deadlines and explanations of your rights and duties.** Please read both sides of this notice.

**Case Information****Case Number:** 13-52976-mss**Debtor(s):**

Sandra K Matasich  
3025 Cliffside Drive  
Akron, OH 44321

**Other names used by the Debtor(s) in the last 8 years:**  
aka Sandra K Emery-

**Last Four Digits of Debtor's Social Security Number or Individual Taxpayer ID Number (ITIN)/Complete EIN:**  
xxx-xx-9917

**Attorney for Debtor:**

Lawrence J Courtney  
PO Box 277  
203 N Broadway St  
Medina, OH 44256-1903  
Telephone number: (330) 725-8474

**Bankruptcy Trustee:**

Harold A Corzin  
304 N Cleveland-Massillon Rd  
Commonwealth Square  
Akron, OH 44333  
Telephone number: (330) 670-0770

**Meeting of Creditors**

All debtors **must** bring the following proofs of identification to the meeting of creditors:

- Valid, unexpired photo identification (driver's license, state ID, employee ID, etc.). If the case is a joint filing, both debtors must have identification; AND
- Proof of social security number. Government- or employer-issued documentation, such as social security card, IRS tax transcript, W-2, or 1099, is acceptable proof.

**Date:** December 2, 2013**Time:** 11:30 AM**Location:** First Energy Building, Atrium Level #120, 76 S Main St, Akron, OH 44308

**Presumption of Abuse under 11 U.S.C. § 707(b)**  
***See "Presumption of Abuse" on the other side of this notice.***

The presumption of abuse does not arise.

**Deadlines**

*Papers must be received by the bankruptcy clerk's office by the stated deadline.*

**Deadline to File a Proof of Claim:** *Please do not file a proof of claim unless you receive a notice to do so.*

**Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts:** January 31, 2014

**Deadline to Object to Exemptions:** 30 days after the *conclusion* of the meeting of creditors.

**Address of the Bankruptcy Court Clerk's Office:**

455 John F. Seiberling Federal Building  
US Courthouse  
2 South Main Street  
Akron, OH 44308

**For the Court:**

Clerk of the Bankruptcy Court:  
Kenneth J. Hirz

**Date:** October 18, 2013

**Refer to Other Side of this Notice for Important Explanations**

## EXPLANATIONS

**Filing of Chapter 7 Bankruptcy Case:**

A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the other side of this notice, and an order for relief has been entered.

**Creditors Generally May Not Take Certain Actions:**

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor, the debtor's property, and certain codebtors. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Prohibited collection actions against the debtor and certain codebtors are listed in Bankruptcy Code § 362. Common examples of prohibited actions include contacting the debtor by telephone, mail, or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages.

**Presumption of Abuse:**

If the presumption of abuse arises, creditors have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.

**Meeting of Creditors:**

A meeting of creditors is scheduled for the date, time, and location listed on the other side of this notice. *The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.* Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.

**Claims:**

There does not appear to be any property available to the trustee to pay creditors. *Therefore, you should not file a Proof of Claim at this time.* If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a Proof of Claim, and telling you the deadline for filing your Proof of Claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.

*Do not include this notice with any proof of claim or other filing you submit to the court.*

**Discharge of Debts:**

The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code § 727(a), or that a debt owed to you is not dischargeable under Bankruptcy Code § 523(a)(2), (4), or (6), you must start a lawsuit by filing a complaint — or a motion if you assert the discharge should be denied under § 727(a)(8) or (a)(9) — in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the other side of this notice. The bankruptcy clerk's office must receive the motion or complaint and any required filing fee by that deadline.

**Exempt Property:**

The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect the list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the other side of this notice.

**Bankruptcy Clerk's Office:**

Any paper that you file in this bankruptcy case must be filed at the bankruptcy clerk's office at the address listed on the other side of this notice. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office. The clerk's office is open Monday through Friday from 9:00 AM to 4:00 PM, except on federal holidays. Additional information can be found on the court's website at [www.ohnb.uscourts.gov](http://www.ohnb.uscourts.gov), including Forms, Local Bankruptcy Rules, Administrative and General Orders, Judges' Hearing Dockets, the United States Code, and the Federal Rules of Bankruptcy Procedure.

**Legal Advice:**

The staff of the bankruptcy clerk's office is not permitted to give legal advice. You may want to consult an attorney to determine your rights in this case. If you are a creditor with a foreign address, you should consult with a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.

**Refer to Other Side of this Notice for Important Deadlines and Notices**